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**Assessment of Islamic Corporate Social Responsibility (ICSR) Practice by
Non-interest Bank on Welfare Improvement of IDPs Camps in Yobe State**

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ABSTRACT

This study focused to find out the impact of islamic corporate social responsibility (ICSR) practice by non-interest bank on welfare improvement of Internally Displace Persons (IDPs) Camps in Yobe state. Specific objective are to determine the impact of Islamic corporate social responsibility (ICSR) on improving the IDPs walfare through skill aquisition,employment and shelter to IDPs camp in Yobe State. The study's population is eight thausand and eithty three (8,083) Internally Displaced Persons(IDPs)across the state camps, with a sample size of 365 as determined using krejcie and Morgan (1970).The data was obtained using structured questionnaire that was administred directly to the responadants and the information obtained was analyzsed by using descriptive, correllation and multiple regression techniques.The Pearson product moment correlation coefficient (PPMC) was run to test the Null Hypothesis at 0.05 leves of significance. From the analysis, finding indicates that there is a significant impact on the welfare improvement of internally displaced person (IDPs) in Yobe State by non-interest banking (islamic banking). The relationship between the variables is strong and positive and it passed the significance tests at the acceptable levels of significance. Hence, The research also recommends that Islamic non-profit based organizations should channel most of their CSR programme to IDPs camp. This will improve the living standard, reduced the social vices, generate employment, and promote the sense of brotherhood among the IDPs.

KeyWords: *Non-interest Bank, Islamic Corporate Social Responsibility, Internally Displace Persons.*

Introduction

Corporate Social Responsibility (CSR) has become well known in the business environment especially for corporate organization. The need to have corporate social responsibility is very essential to corporate bodies and organizations because engaging in effective CSR will bring development and promote the organization (Harun, Isah & Najumah, 2015). Furthermore CSR is not focusing on profit but rather a voluntarily acts of doing good deeds for the environment, society, towards employee and also to customers. Lee (2008) stated that the exact definition of CSR has not been reached yet even though there are lot literatures on it. Corporate social responsibility is determined by different cultures, countries and environments and also by different subject, discipline and scholars.

Although, CSR is widely practiced in the West, it is undeniable that Islamic Corporate Social Responsibility (ICSR) has also been practiced by some Islamic banks and other financial institutions (IBFs). In contrast to western humanistic theories, an Islamic view of CSR takes a rather holistic approach by offering an integralistic spiritual view based on the Qur'an and the Sunnah (the Prophet's sayings and practices). Such an approach provides a better alternative philosophical framework for a person's interaction with nature and his/her fellow human beings. In fact, given that the moral and ethical principles derived from Revelation are more enduring, eternal, and absolute, they may serve as better guidelines for corporations exercising their business and social responsibilities simultaneously (Dasuki & Abdallah)

However, Various international organisations deliver aid to the IDPs in northeastern Nigeria, including Yobe state. They include the International Committee of the Red Cross (ICRC), Action Against Hunger (ACF) and a number of United Nations (UN) agencies. For example, the ICRC operates a cash support scheme in Yobe, whereby bank accounts are opened in the name of the IDPs who are then issued with automated teller machine (ATM) cards so they can access funds, Each month, the ICRC pays the sum of N40,000 to each of the IDPs in Yobe state camps. [Institute for War and Peace Reporting](#) website. Islam has a

reliable blueprint that promote good deeds and prevent evil acts through the concept of Maslah (public interest). *Maslah* is a juristic device used in Islamic legal theory to promote the public good and prevent social evil or corruption. Its plural *masalih*, means “welfare, interest, or benefit.” Literally, *maslahah* is defined as seeking benefit and repelling harm. *Maslahah* and *manfa`ah* (benefit or utility) are treated as synonyms. (Abdallah). The application of Maslah is extended to corporations (as group of individual) as Corporate Social Responsibility.

Furthermore, ICSR as instrument of attaining the maqasid Shari’a (objectives of shari’ah which include protection of Religion, wealth, life, intellect and progeny) through the Masalih can fit in alleviating poverty, enhancing social security, improving welfare and quality of life of vulnerable people for instance Internally Displaced Persons (IDPs).

Internally Displaced Persons (IDPs) are people who are forced to flee their homes but remains within the borders of their country (UNHCR 2017). Nigeria as the most populous country in Africa has the highest number of IDPs . The reason behind the displacement of people in Nigeria are communal crisis, ethno-religious, political, natural disaster and the most recent Boko Haram insurgency. Boko Haram insurgency was started in Maiduguri, Borno State in 2009 by religious fanatics under the leadership of Muhammad Yusuf and later on the insurgency spread to Yobe, Adamawa, Gombe, Bauchi , Taraba and other northern states. These insurgency lead to the displacement of almost 1.9 million people in Nigeria (IOM 2017). And most of the IDPs are living in IDPs camps generally depended on charity and government especially State and local governments. However, there are governmental agencies mandated to deal with IDP related issues e.g., the National Emergency Management Agency (NEMA) created in 1999, the National Commission for Refugees (NCR) created in 1989 and mandated to cover IDPs in 2002. There are also international NGOs interested in IDP issues in Nigeria, notably the Red Cross, Save the Children UK, Amnesty International, UNICEF, UNDP, UNHCR. Similarly there are Nigerian NGOs, labor Unions that have interest in IDP issues eg. Muslima Foundation, KOWA, ASUU among others.

Statement of the Problem

Nigeria has experienced recurring conflicts and natural disasters which have caused many people to flee their homes. Boko Haram violence is one of the worst violence that Nigeria had ever experienced. According to International Organization for Migration (IOM) 2018, the ongoing Boko Haram crisis in Nigeria's (Northeast) have forced up to 2.1 million people fled their homes, 1.7 million of whom are currently internally displaced mostly residing in IDPs camp across the country. Yobe State is one of the Northeastern states that are largely affected by Boko Haram insurgency. However, according to Displacement Tracking Matrix (DTM) 2018, there are 104,992 IDPs in Yobe State and those IDPs are sheltered largely in IDP camps and relatives homes depending on government, NGOs, charity organizations and contributions from corporate organization as part of their corporate social responsibility.

Life have not been easy to the IDPs despite the effort made by the government, NGOs and other stakeholders, still the living condition of IDPs is alarming. According to United Nation Office for Coordination of Humanitarian Affairs (UNOCHA) 2017, 8.5 million people IDPs survive with a zero level of income which are in need of food, water, shelter blanket, cloth and medicinal items. More also, Sex for money by the young female IDPs as a result of unemployment in yobe state IDPs camps is at high rate, the malnutrition rates are above emergency in many part of state IDPs camps (World Health Organization 2018). Although, there are researches found in the literature with regards to the impact of welfare improvement on IDPs, like Haevey (2017) on Impact of food and non-food interventions on IDPs, Isa (2016) assesment of NGOs intervention to IDPs welfare improvement, kabir (2015) effects of food distribution on childrens malnutrition in IDPs camps. However, most of the researches are limited to NGOs few studies were conducted on impact of CSR as well as ICSR on IDPs.

Therefore, this particular research set to fill the gap that exists in the literature by assessing the impact of non-interest organization corporate social responsibility on internally displaced persons in Nigeria.

Research Questions

The focus of this study is on the impact of non-interest bank (Islamic banking) corporate social responsibility (ICSR) on improving the welfare of IDPs it also intended to address the following research questions

- i. What impact does skill aquisition of ICSR have on welfare of IDPs in Yobe State?
- ii. To what extent does employment of ICSR affect welfare of IDPs in Yobe State.
- iii. What impact does shelter of ICSR have on the welfare of IDPs in Yobe State.

Objectives of the Study

The broad objective of the study is to assess the impact of non-interest banking (islamic banking) Corporate Social Responsibility (ICSR) on improving the welfare of Internally Displaced Persons (IDPs) in Yobe State. However, other specific objectives are

- i. To provide skill aquisition of ICSR for welfare improvement to IDPs in Yobe State
- ii. To provide employment of ICSR for welfare improvement to IDPs in Yobe State.
- iii. To provide shelter of ICSR for welfare improvement to IDPs in Yobe State.

Research Hypotheses

In line with the objectives of the study, the following hypothesis have been formulated for testing;

HO₁: Skill aquisition of ICSR has no impact on welfare improvement of IDPs in Yobe State

HO₂: Employment of ICSR has no impact on welfare improvement of IDPs in Yobe State

HO₃: Shelter of ICSR has no impact on welfare improvement of IDPs in Yobe State

Conceptual Review and Theoretical Framework

This is targeted at examining the concept of corporate social responsibility from both conventional and non-interest (Islamic) banking perspective, importance and problems among others. Review of related literature, empirical evidences as well as the theoretical framework of the study is presented. The literature on internally displaced persons is reviewed, researches on welfare of IDPs are also reviewed, Various theories that explain the concept of corporate social responsibility and a theory underpinning the study is adopted. From the review of the literature the researcher is able to develop the gap existing in the literature, thereby directing the research toward filling the gap.

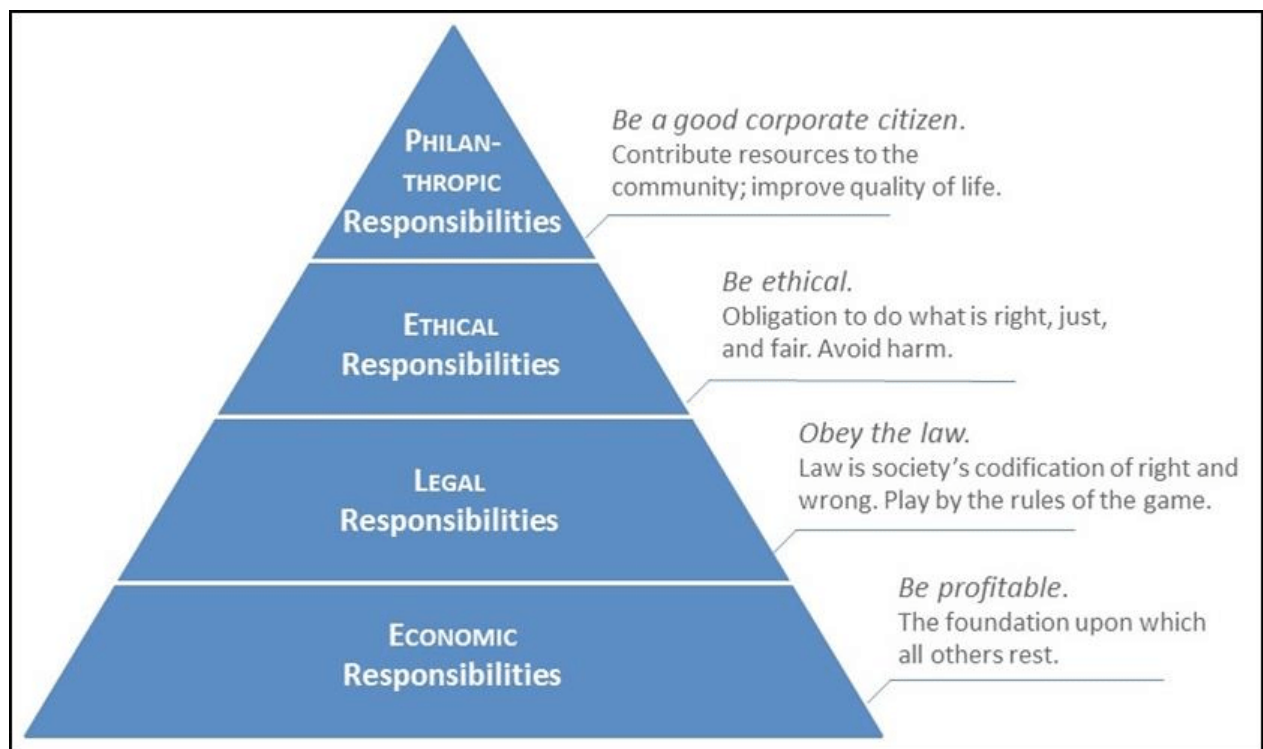
Concept of Corporate Social Responsibility

The concept of corporate social responsibility (CSR) has been defined in different ways by different authors and organizations, all the same it reflect the relationship between business and society. There is no any perfect definition upon which everyone would rely on. However, several attempts provide a good idea of what CSR is truly about. In the view of Rusni (2014) refers CSR to Continuation of commitment by the key players of corporations or institutions to behave ethically and contribute to economic development. It is one of those aspects within the sphere of the governance system. (Hopkins 1998). CRS is concerned with treating the stakeholders of the firm ethically or in a socially responsible manner. Stakeholders exist both within a firm and outside. Consequently, behaving socially responsibly will increase the human development of stakeholders both within and outside the corporation. In definition given by Baker (2004), it is described as the ability of the companies to manage the business processes to produce an overall positive impact on society.

Kotler and Lee (2005) define corporate social responsibility as a commitment to improve community well-being through discretionary business practice and contribution for corporate resources and corporate social initiatives are major activities undertaken by a corporation to support social courses and to fulfill commitments to corporate social responsibility.

Carroll (1979) defined CSR as the social responsibility of business to society at a point in time that encompasses the economic, legal, ethical, and philanthropic expectations. He suggested the presented model as presented in the pyramid bellow:

Fig. 2.1 Carroll CSR Pyramid (1991)



Source: www.researchgate.com/carollcsrpyramid

Islamic corporate social responsibility (ICSR)

In Islam, the concept of corporate social responsibility (ICSR) is based on the concept of Islamic human well-being and good life which stresses on brotherhood and socio-economic justice and requires a balance satisfaction of both materials and spiritual needs of human. (Harun, Isah & Najuna 2015).

From the Islamic perspective, CSR encompasses a broader meaning embracing the value of God-consciousness (*Taqwa*) in all situations, by which everybody in the organization must play their roles and responsibility as servants and vicegerents in all situations (Dusuki, cited in Asad) (2004).

Islamic Corporate Social responsibility refers to obligations that organization which operate within the Shari'ah injunctions has to protect and contribute to the society in which it function (Muhammad 2007)

To Bala (2012) Defined Islamic corporate social responsibility refers to the obligations that a small, medium and large business organization has to protect and contribute to the society in which it functions. A business organization exercises social responsibility in three domains: Its

stakeholders such as employees, firm, suppliers, general public, stockholders owners, partners, the needy and competitors, the natural environment, and the general social welfare.(Bala 2012)

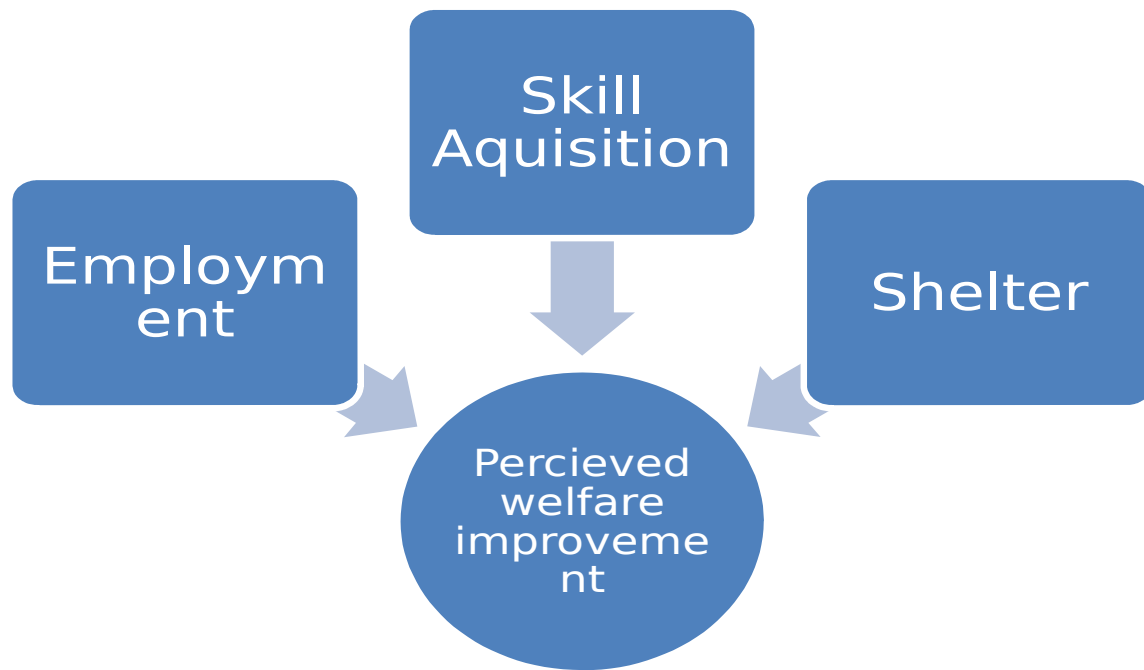
Corporate social responsibility in the Islamic perspective is a business practice that has ethical responsibility in an Islamic way. The company incorporated Islamic religious norms marked by a genuine commitment to protect social contracts in its operations. (Maria et al 2017)

The concept of ICSR is similar to the concept of benevolence (Ihsan) in Islam. Benevolence can be defined as an act which benefits persons other than those from whom the act precedes without any obligation. Therefore ICSR can be seen as an act of benevolence (Ihsan) by corporate organization to the society having no purpose other than acquiring Allah's pleasure (Usman et al 2016)

Dimensions of Islamic Corporate Social Responsibility.

The Islamic corporate social responsibility can be derived from the axiom of *Tauheed (belief)* which signifies three relationship namely; Relationship with Allah, relationship with man as well as environment (Muhammad 2017). These three dimensions can be considered the framework that governs the Islamic business practices and eventually the corporate social responsibility. Fulfilling the Islamic requirements with these three types of corporate relationship would guarantee a healthy, justice and sustainable social as well as economic development.

Fig 2.2 Islamic corporate social responsibility dimensions



Source: Adapted from Kazi et al (2012)

Review of Empirical Studies on ICSR

Review of literature on the Islamic corporate social responsibility is carried out under this section. The literature on the welfare of IDPs was also reviewed.

Corporate Social Responsibility and Practices of Islamic Financial Institutions.

Numerous research work was conducted on the practices of corporate social responsibility in Islamic financial institutions. Surjana(2015) conducted a study on the extent of CSR Engagement in Malaysian Bank offering Islamic banking Services. A total of 16 banks (10 local banks and 6 foreign banks) offering Islamic banking services form the sample for the research study. Only banks offering Islamic banking services and listed on the Kuala Lumpur stock exchange were selected for the purpose of the research. Banks websites and annual reports were studied to gather and analyse the data through content analysis. The general finding is that almost all of the banks offering Islamic banking services in Malaysia are involved in CSR-based activities. However the extent of involvement in CSR-based activities varied between the Malaysian local Islamic Banks and Global Islamic Banks offering Islamic banking services. The information analysed revealed that CSR-based activities outlined by the Islamic banks is aligned with broad categories such as marketplace, workplace, community and environment.

Madi et al (2015) focused on the role of Islamic banks in the establishment of social responsibility within Islamic countries, the secondary data was obtained from Accounting and

Auditing Organization for Islamic Financial Institution (AAIOFI) the data was analyzed through descriptive statistics. The result shows that 76% of the institutions participating in the study confirmed that they have policies for charitable activities compared to 17% that do not have such policies. This is still one of the priorities of the Islamic banks but the majority isn't interested using their potential to increase allocations for charity and emergency circumstances, where this is not available, but is available in only 34% of banks.

Sani (2016) aims to look at the CSR of the Islamic financial institutions and to what extent they achieve maqasid al-Shariah through this concept. It is found that several Islamic financial institutions are involved in activities that promote corporate social responsibility, such as payment of Zakat to the needy, charity takaful product, donations, program funding and institutions of social services, training students, and protecting the environment which is in line with maqasid al-Shariah. It is recommended that the Islamic financial institutions should engage in more activities that will bring more benefits to the society to ensure that they are not left behind in serving the community - which is the main purpose of the Shariah-when compared to its conventional counterpart.

Jaiz Foundation.

One of the characteristics of Non Interest Bank (Islamic) is the establishment and maintenance of a Charity or Foundation. This is the vehicle by which certain types of incomes are used for charitable purposes. These are incomes not recognized in the bank books (i.e. Profit and Loss Accounts) or the ones classified as doubtful by the bank's religious body. However other sources of income are usually pursued and encouraged. Jaiz Foundation is a product of the first non-interest (Islamic) Bank in Nigeria, Jaiz Bank Plc. However on the long run, Foundations income usually comes from zakat obligations, donation and grants,etc.(Jaizbank website 2017)

Core activities of the foundation The Foundation's intervention programs are in the following Areas:

Humanitarian Intervention: Provision of relief materials and capacity building to victims of accidents or natural disasters such as floods, earthquake, fire outbreak, civil unrest, insurgency etc.

Educational Intervention: We also render educational support for the benefit of the community through: a. Sponsorship of conferences and workshops especially in the area that

is related to Religious & Peaceful Co-existence, Economic and Community Development. b. Publishing and sponsorship of books especially in the areas of social and economic empowerment of the people.

Health, Water and Sanitation Jaiz Foundation conducts intervention in the provision of Health, Infrastructure and medical relief programs to needy communities across the country.

Agricultural Intervention through: support in areas of training, skills acquisition and facilitation of Micro Credit on the basis of Mudharaba & Qard Hassan (partnership and benevolent loan). The relevance of this cannot be over-emphasized in the country.(Jaizbank website 2017)

Assisting entrepreneurial individuals such as flood, earthquake, fire outbreak, civil unrest, etc. and Waqf Activities. A Waqf is a charitable endowment which is used in Islam with the meaning of holding a specific property not to be used by the waqif (Donor) which is permissible to be used for philanthropic purposes without consuming the property itself. (Jaizbank website 2017)

Jaiz Bank Plc and IDPs welfare

As the only Islamic non-interest bank, JAIZ, said it had spent over N100 million in providing essential needs to the Internally Displaced Persons (IDPs) in camps in north-eastern Nigeria as part of its corporate social responsibility for the year 2015.(www.jaizbankplc.com)

However, in addition to various interventions by Jaiz Foundation, the sum of N9, 380,000 was expended on various humanitarian and social welfare issues as part of its CSR. The Bank will also deliberate policy, continue to intervene where needed to provide succour to the underprivileged and the needy (Jaiz Bank Annual financial report 2016)

More also in 2017 Jaiz Charity and Development Foundation (JCDF) donated the sum of N3 million to Badr Nabiyy Foundation (BDF) to support the efforts of the over 100 Islamic teachers in internally displaced persons (IDPs) camps across the North-Eastern states(Jaiz Bank plc website 2017) Based on above we can say that Islamic Corporate social Responsibility has started taking shape in Nigeria and as Islamic banking market is always growing day by day.

Theoretical framework

This section will provide an insight on the theories of corporate social responsibility and after detailed consideration of the theories, a theory underpinning the study will be adopted.

Social Action Theory

The social action theory was founded by Max Weber (**1864-1920**). He was one of the founding fathers of Sociology. Weber saw both structural and action approaches as necessary to developing a full understanding of society and social change. In one of his most important works 'Economy and Society', first published in the 1920s, he said 'Sociology is a science concerning itself with interpretive understanding of social action and thereby with a causal explanation of its course and consequences (revisisociology.com).

According to Max Weber sociology is the science of social action. Obviously it means any action in relation to other action and its important characteristic is the nature of being social. Max Weber himself differentiated such actions by giving examples. A driver driving a car is doing social activity and a student reading a book is not. From the former example it is learnt that the car driver affects others by his driving while the student has no social effect or relation with others. That is why car driving is social activity while book reading is not. The trait of being social is due to the effect one puts upon others. It means there is communication between the actor and the people. This communication is an effect or influence upon others. It means a sort of relationship develops during the action. This relationship among the individuals is called social, which influences others. Thus it is such an attempt in which one or more persons participate belonging to some social system.

Social action, also known as "Weberian social action", refers to [an act](#) which takes into account the actions and reactions of [individuals](#) (or '[agents](#)'). According to [Max Weber](#), "an Action is 'social' if the acting individual takes account of the behavior of others and is thereby oriented in its course"

According to Duncan Mitchel (nd) action is social when the actor behaves in such a manner that his action is intended to influence the action of one or more other persons. Here the actor acts in presence of some social situation. While it is a continuously occurring group event spread in time and space and invites the attention of the actor towards action. When one or more persons perform an action in presence of this situation it is called social action. Weber argued that before the cause of an action could be ascertained you had to understand the meaning attached to it by the individual. He distinguished between two types of understanding.

First he referred to **Aktuelles Verstehen** or direct observational understanding, where you just observe what people are doing. For example, it is possible to observe what people are doing – for example, you can observe someone chopping wood, or you can even ascertain (with reasonable certainty) someone's emotional state from their body language or facial expression. However, observational understanding alone is not sufficient to explain social action.

The second type of understanding is **Eklarendes Verstehen** or Empathetic Understanding in which sociologists must try to understand the meaning of an act in terms of the motives that have given rise to it. This type of understanding would require you to find out why someone is chopping wood – Are they doing it because they need the firewood, are they just clearing a forest as part of their job, are they working off anger, just doing it because they enjoy it? To achieve this Weber argued that you had to get into the shoes of people doing the activity.

For the purpose of this research work, this theory entailed that corporate social responsibility is a social action which in turn would affects or enhances other people lives positively. Therefore, Social Action theory will be adopted as underpinning this research work.

Methodology

This study employed descriptive, correlation and multiple regression. The study population is eight thousand and eighty three (8,083) Internally Displace Persons (IDPs) across the state camps, with a sample size of 365 as determined using krejcie and Morgan (1970). The

instrument used for the collection of data and elicitation of responses in line with the objectives of the study is self-administered questionnaire. The study adapted (with modification) questionnaire scale developed by Abdul and Ibrahim (2002). The five-point Likert Scale with a scoring format $_1\text{'--}_5\text{'}$ ranging from $_Strongly\ Disagree\text{'}$ to $_Strongly\ Agree\text{'}$ respectively was used to measure the attitudes of Non-interest bank towards Islamic Corporate social responsibility to IDPs welfare improvement. Questions on Corporate social responsibility and the barriers to the adoption of welfare improvement by the NGOs and other organizations were adapted from previous empirical studies.

Data Presentation and Analysis

This section contains results presentation and interpretation based on the research objectives stated earlier in chapter one of this study. It is worth mentioning that, this arrangement is done in order to aid comprehensive understanding and help in determining whether the said research objectives of the study has been appropriately achieved or not.

4.5 Hypotheses Testing

Hypothesis One: Skill aquisition has no impact on welfare of IDPs in Yobe State

Table 4.1: PPMC Summary of the Relationship between Skill aquisition and their impact on Welfare of IDPs in Yobe State

Variables		Skills	Perceived Welfare	R-Square
Skills	Pearson Correlation	1	.894**	
	Sig. (2-tailed)		.000	.657
	N	328	328	
Perceived Welfare	Pearson Correlation	.894**	1	
	Sig. (2-tailed)	.000		
	N	328	328	

$r = 0.894^{**}$, $p < 0.05$

The above table 4.13 indicates the PPMC summary of the relationship between skill aquisition and their impact on perceived welfare of IDPs in Yobe State. Also the data shows the computed r to be 0.894^{**} for two-tailed test at 0.05 significant levels. This indicates there is strong positive relationship between skill aquisition and their impact on perceived welfare of IDPs in Yobe State. It is strong positive relationship because, while skills aquisition increases, the perceived welfare of IDPs in Yobe State will be increased. Hence, the null hypothesis which says, skills aquisition has no impact on welfare of IDPs in Yobe State, was failed to reject skills has impact on welfare of IDPs in Yobe State.

Hypothesis Two: Employment has no impact on welfare of IDPs in Yobe State

Table 4.2: PPMC Summary of the Relationship between Employment and their impact on Welfare of IDPs in Yobe State

Variables		Employment	Perceived Welfare	R-Square
Employment	Pearson Correlation	1	.919**	
	Sig. (2-tailed)		.000	.657
	N	328	328	
Perceived Welfare of IDPs	Pearson Correlation	.919**	1	
	Sig. (2-tailed)	.000		
	N	328	328	

$r = 0.919^{**}$, $p < 0.05$

The above table 4.9 indicates the PPMC summary of the relationship between employment and their impact on perceived welfare of IDPs in Yobe State. Also the data shows the computed r to be 0.919^{**} for two-tailed test at 0.05 significant levels. This indicates there is strong positive relationship between employment and their impact on perceived welfare of IDPs in Yobe State. It is strong positive relationship because, while employment increase, the perceived welfare of IDPs in Yobe State will be increased. Hence, the null hypothesis which says, employment has no impact on welfare of IDPs in Yobe State, was failed to reject, therefore, the employment has impact on welfare of IDPs in Yobe State.

Hypothesis Three : Shelter has no impact on the welfare of IDPs in Yobe State

Table 4.3: PPMC Summary of the Relationship between Shelter and their impact on Welfare of IDPs in Yobe State

Variables		Shelter	Perceived Welfare	R-Square
Environment	Pearson Correlation	1	.970**	
	Sig. (2-tailed)		.000	.657
	N	328	328	
Perceived Welfare	Pearson Correlation	.970**	1	
	Sig. (2-tailed)	.000		
	N	328	328	

$r = 0.970^{**}$, $p < 0.05$

The above table 4.10 indicates the PPMCC summary of the relationship between shelter and their impact on perceived welfare of IDPs in Yobe State. Also the data shows the computed r to be 0.970^{**} for two-tailed test at 0.05 significant levels. This indicates that, there is strong positive relationship between shelter and their impact on perceived welfare of IDPs in Yobe State. It is strong positive relationship because, while shelter increases, the perceived welfare of IDPs in Yobe State will be increased. Hence, the null hypothesis which says, Shelter has

no impact on the welfare of IDPs in Yobe State, was failed to reject, therefore, the shelter has impact on the welfare of IDPs in Yobe State.

Table 4.4a: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.678 ^a	.657	.656	.637

a. Predictors: (Constant), Shelter, Skills aquisition, Employment

The table 4.11a above show model summary of the R-square which is 66% which implies that the model is strong fit and that Skills, Employment and Shelter were for about 67% systematic variation in perceived of welfare IDPs whereas the remaining 34% are other factors which affects the perceived of welfare IDPs but were not captured within the context of this model.

The adjusted R-squared also showed value indicating that after adjustment with the degree of freedom, the study has a strong fit of 66%. This showed that variables captured in this study are very enough to explain the dependent variable (perceived of welfare IDPs).

Table 4.4b: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	6276.539	3	2092.180	2383.627	.000 ^b
	Residual	284.384	324	.878		
	Total	6560.924	327			

a. Dependent Variable: PWII

b. Predictors: (Constant), Shelter, Skills, Employment

The table 4.11b above show test of joint statistical significance as shown with the f-statistics showed that there is joint statistical significance between perceived of welfare of IDPs and explanatory variables which include: Skills, Employment, and Shelter. The result showed that the f-statistics is (2383.627) very high with extremely low probability value of (0.000) which is an indication of joint statistical significance. We can says that, there is joint statistical significance among all the variables. Therefore, the null hypothesis which says there is significant between perceived welfare of IDPs and Skills, Employment, and Shelter was failed to reject and says there is significant relationship between perceived welfare of IDPs and Skills, Employment, and Shlter.

Table 4.4c: Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.782	.467		-1.673	.095

Skilss	.094	.040	.078	2.343	.020
Employment	.290	.051	.207	5.709	.000
Shelter	.672	.024	.718	27.673	.000

a. Dependent Variable: PWII

Table 4.11c, show the coefficient of the parameter estimate are estimated to be .094, .290, and .672, for the determinant. Its indicated that Skills, Employment, and Shelter has positive relationship with perceived welfare of IDPs, means that a little increase in Skills, Employment, and Shelter would definitely affect perceived welfare of IDPs. Almost of the determinant has relationship with perceived welfare of IDPs, and has statistically significant. Therefore the test statistical significance showed that there is significant relationship between perceived welfare of IDPs and Skills, Employment, and Shelter.

Conclusions and Recommendations

Conclusions

The study concludes that the Islamic corporate social responsibility has a significant impact on the welfare improvement of internally displaced person in Yobe State. The relationship between the variables is strong and positive and it passed the significance tests at the acceptable levels of significance.

The study also concludes that increase or decrease in skills aquisition, employment and shelter would definitely affects perceived welfare improvement of IDPs in Yobe State.

Recommendations

Based on summary and conclusion, the study recommends the following to the various stakeholders.

Non-Profit Islamic Organizations

Given the fact that Islamic corporate social responsibility had made a significant impact on the welfare improvement of internally displaced persons (IDPs).Therefore, Islamic organizations should aimed their assistance towards improving and protecting the *Maqasid Shari'ah* (objectives of the Islamic law)

The research also recommends that Islamic non-profit based organizations should channel most of their programme to IDPs camp this will improve the living standard, reduced the social vices, generate employment, and promote the sense of brotherhood among the *Ummah*.

However, the research, Islamic organization should adhere to environmentally oriented programme to construct toilets, temporary houses, water supply and orther social amenities which is evident to have a significant impact on the welfare of the IDPs.

Islamic corporate organizations (profit oriented)

Given the fact that Islam considered corporate institutions as individual human when it comes to the issue of discharging religious obligations like *Zakah*, this research therefore, recommends to the management of Islamic private corporation to ensure that the ICSR is inbuilt into their policy statements and back it up with effective budget.

Furthermore, this research recommends that corporate bodies that are Shariah compliance should make sure that the implementation of ICSR is closely monitored because its religious obligation and they should also make sure that it reach or affect the targeted people or recipient. More also, the research recommends that Islamic corporate organizations should consider objectives of the islamic laws while implementing ICSR and also special consideration need to be given to internally displaced persons (IDPs).

Government

The government should come up with clearly defined regulation on how to go about social responsibility issues of the companies and should ensure its full implementations. However, based on the findings of this research, the government should consider the objectives of islamic laws as the instrument for welfare improvement of internally displaced persons

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